

Electronic Acknowledgement Receipt

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| EFS ID: | 3217542 |
| Application Number: | 10731433 |
| International Application Number: | |
| Confirmation Number: | 5179 |
| Title of Invention: | Systems and methods for providing an adjustable rate mortgage with a fixed monthly payment |
| First Named Inventor/Applicant Name: | Walter C. Muren |
| Customer Number: | 22852 |
| Filer: | Nathan A. Sloan/Gwendolyn Ramsey |
| Filer Authorized By: | Nathan A. Sloan |
| Attorney Docket Number: | 5997.0037 |
| Receipt Date: | 28-APR-2008 |
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| Time Stamp: | 14:44:05 |
| Application Type: | Utility under 35 USC 111(a) |

Payment information:

| Submitted with Payment | | no | | | |
|------------------------|----------------------|--------------------------|--|------------------|------------------|
| File Listing: | | | | | |
| Document Number | Document Description | File Name | File Size(Bytes) /Message Digest | Multi Part /.zip | Pages (if appl.) |
| 1 | | 05997_0037_Amendment.pdf | 813728 | yes | 18 |
| | | | 84d8671a294aa84b4eb3e847292a53e2b624bb | | |

| Multipart Description/PDF files in .zip description | | | |
|---|--|-------|-----|
| Document Description | | Start | End |
| Amendment - After Non-Final Rejection | | 1 | 1 |
| Specification | | 2 | 2 |
| Claims | | 3 | 12 |
| Applicant Arguments/Remarks Made in an Amendment | | 13 | 18 |

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.